

**23.—Total Liabilities for Fire and Casualty Insurance of Canadian Companies under Federal Registration and Liabilities in Canada for Fire and Casualty Insurance of British and Foreign Companies under Federal Registration, 1955-57—concluded.**

Liabilities	1955	1956	1957
	\$	\$	\$
<b>British Companies</b> (In Canada)			
Reserve for unsettled claims.....	43,103,914	47,719,646	60,859,862
Reserve of unearned premiums.....	76,966,226	82,877,500	89,546,191
Other policy reserves.....		1,053,890	1,594,920
Sundry items.....	10,732,379	13,213,434	14,600,691
<b>Totals, Liabilities</b> .....	<b>130,802,519</b>	<b>144,864,470</b>	<b>166,601,664</b>
Excess of assets over liabilities in Canada.....	75,339,070	62,621,625	74,548,429
<b>Foreign Companies</b> (In Canada)			
Reserve for unsettled claims.....	59,300,614	67,395,164	80,192,028
Reserve of unearned premiums.....	110,117,204	109,280,667	117,984,449
Other policy reserves.....		10,517,323	7,539,468
Sundry items.....	18,067,520	20,305,488	19,231,751
<b>Totals, Liabilities</b> .....	<b>187,485,338</b>	<b>207,498,642</b>	<b>224,947,696</b>
Excess of assets over liabilities in Canada.....	104,547,412	91,070,148	121,011,238

**24.—Underwriting Account of Canadian Companies and Underwriting Account in Canada of British and Foreign Companies Transacting Fire and Casualty Insurance under Federal Registration, 1955-57.**

Underwriting Account	1955	1956	1957
	\$	\$	\$
<b>Canadian Companies</b> (In and Out of Canada)			
<b>Net Premiums Earned</b> .....	<b>206,896,155</b>	<b>224,402,465</b>	<b>251,590,709</b>
<b>Disbursements—</b>			
Net claims incurred.....	120,381,986	142,456,543	169,907,301
Commission and brokerage.....	36,409,970	38,361,161	42,158,688
Taxes, excluding profit taxes.....	5,166,749	5,640,466	6,175,645
Other expenses.....	37,060,083	41,701,740	45,612,986
<b>Totals, Disbursements</b> .....	<b>199,018,788</b>	<b>228,159,910</b>	<b>263,854,620</b>
<b>Underwriting Gain</b> .....	<b>7,877,367</b>	<b>-3,757,445</b>	<b>-12,263,911</b>
<b>British Companies</b> (In Canada)			
<b>Net Premiums Earned</b> .....	<b>121,391,552</b>	<b>130,783,091</b>	<b>145,539,389</b>
<b>Disbursements—</b>			
Net claims incurred.....	67,852,656	81,330,253	108,950,551
Commission and brokerage.....	27,812,011	31,294,105	33,785,474
Taxes, excluding profit taxes.....	3,129,970	3,423,321	3,665,161
Other expenses.....	23,462,437	26,178,892	29,937,679
<b>Totals, Disbursements</b> .....	<b>122,257,074</b>	<b>142,226,571</b>	<b>176,338,865</b>
<b>Underwriting Gain</b> .....	<b>-865,522</b>	<b>-11,443,480</b>	<b>-30,799,476</b>